IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Levchin, et al. Application No. : 09/560,215

Filed : April 28, 2000

Docket : X00-001

Title : System and Method for Electronically Exchanging Value

Among Distributed Users

Group/Art Unit : 3624

Examiner : Alain L. Bashore

REPLY UNDER 37 C.F.R. § 1.116

Honorable Commissioner of Patents Alexandria, VA 22313

Sir:

In response to the Final Office Action mailed April 1, 2004, please enter the enclosed Request for Continued Examination (RCE) and amend the application as follows.

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